



Order Filed on October 6, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Robertson, Anschutz, Schneid, Crane & Partners, PLLC
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Fairfield, NJ 07004
Telephone No.: 973-575-0707
Fax No.: 973-404-8886
Attorneys for Secured Creditor

Shauna Deluca, Esq. (SD-8248)

In Re:

Angel L Rodriguez,

Debtor.

Amaris La Llave Padilla,

Joint Debtor.

Case No.: 17-27768-JKS

Chapter: 13

Hearing Date: October 28, 2021

Judge: John K. Sherwood

ORDER RESOLVING SECURED CREDITOR'S CERTIFICATION OF DEFAULT

The relief set forth on the following page, numbered two (2), is hereby ORDERED.

DATED: October 6, 2021



Honorable John K. Sherwood
United States Bankruptcy Court

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Secured Creditor: JPMorgan Chase Bank, N.A.

Secured Creditor's Counsel: Robertson, Anschutz, Schneid, Crane & Partners PLLC

Debtors' Counsel: Goldman & Beslow, LLC

Property Involved ("Collateral"): 2011 Nissan Murano (VIN #: JN8AZ1MW4BW176908)

Relief sought: Certification of Default/Relief from Stay

Pursuant to the parties' agreement, it is **ORDERED** that Secured Creditor's Certification is resolved, subject to the following conditions:

1. Status of post-petition arrearages:
 - The account has matured, and the full payoff balance of \$4,517.72 has come due.
Funds Held In Suspense \$185.16
Total Arrearages Due \$4,332.56
2. Debtor must cure all post-petition arrearages, as follows:
 - The amount of \$4,332.56 shall be capitalized into the Debtors' Chapter 13 plan. Debtors must file a Modified Plan, if not already completed, within fifteen (15) days of the entry of this Order. The Debtors' monthly payment to the Chapter 13 Trustee will be modified to an amount necessary to appropriately fund the plan in accordance with this order
 - This Order is incorporated into any Order confirming the plan. The Trustee is to pay the arrears identified in this Order.
3. In the event of Default:
 - In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all outstanding amounts owed within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.
4. Award of Attorneys' Fees:
 - The Applicant is awarded attorney fees of \$350.00 and costs of \$188.00.
The fees and costs are payable:
 - Through the Chapter 13 plan.

In re:
Angel L Rodriguez
Amaris La Llave Padilla
Debtors

Case No. 17-27768-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Oct 07, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2021:

| Recip ID | Recipient Name and Address |
|----------|--|
| db/jdb | + Angel L Rodriguez, Amaris La Llave Padilla, 378 Dewitt Avenue, Belleville, NJ 07109-2739 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 09, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2021 at the address(es) listed below:

| Name | Email Address |
|--------------------------------|--|
| Aleksander Piotr Powietrzynski | on behalf of Creditor JPMORGAN CHASE BANK N.A. alex@winstonandwinston.com |
| Alexandra T. Garcia | on behalf of Creditor Stearns Lending LLC NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com |
| Charles H. Jeanfreau | on behalf of Creditor USAA Federal Savings Bank charles.jeanfreau@mccalla.com BNCmail@w-legal.com |
| David G. Beslow | on behalf of Debtor Angel L Rodriguez yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com |
| David G. Beslow | on behalf of Joint Debtor Amaris La Llave Padilla yrodriguez@goldmanlaw.org |

District/off: 0312-2

User: admin

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Date Rcvd: Oct 07, 2021

Form ID: pdf903

Total Noticed: 1

yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com

Francis T. Tarlecki

on behalf of Creditor Stearns Lending LLC Njecfmail@mwc-law.com, ftarlecki.kashlaw@gmail.com

Lauren Moyer

on behalf of Creditor Stearns Lending LLC nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com

Marie-Ann Greenberg

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Mark Goldman

on behalf of Debtor Angel L Rodriguez yrodriguez@goldmanlaw.org
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org

Mark Goldman

on behalf of Joint Debtor Amaris La Llave Padilla yrodriguez@goldmanlaw.org
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org

Melissa S DiCerbo

on behalf of Creditor Stearns Lending LLC nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com

Rebecca Ann Solarz

on behalf of Creditor JPMORGAN CHASE BANK N.A. rsolarz@kmlawgroup.com

Shauna M Deluca

on behalf of Creditor JPMORGAN CHASE BANK N.A. sdeluca@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 14